

In re:
Daniel Sarbah Toe
Lula Marie Wilson Toe
Debtors

Case No. 20-11055-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 20, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Sarbah Toe, Lula Marie Wilson Toe, 1036 South 54th Street, Philadelphia, PA 19143-4149
14470612	+ McCabe, Weisberg & Conway, P.C., First Union Building, Suite 2080, 123 South Board Street, Philadelphia, PA 19109-1029
14470613	+ McCabe, Weisberg & Conway, P.C., First Union Building, Suite 1400, 123 South Board Street, Philadelphia, PA 19109-1029
14660446	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14489211	+ Email/Text: g17768@att.com	Mar 21 2025 00:18:00	AT&T Corp., %AT&T Services, Inc, Karen A Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
14523697	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14470609	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14470610	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	City of Philadelphia, Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14470608	+ Email/Text: bankruptcy@cavps.com	Mar 21 2025 00:18:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14471700	+ Email/Text: bankruptcy@cavps.com	Mar 21 2025 00:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14476833	+ Email/PDF: ebn_ais@aisinfo.com	Mar 21 2025 00:24:47	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14470611	Email/Text: ECMCBKNotices@ecmc.org	Mar 21 2025 00:18:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14476307	Email/PDF: resurgentbknofications@resurgent.com	Mar 21 2025 00:37:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14660447	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2025 00:18:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppel, Texas 75019-4620
14470614	Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2025 00:18:00	Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
14786205	^ MEBN	Mar 21 2025 00:09:08	Nationstar Mortgage LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14855755	+ Email/Text: RASEBN@raslg.com	Mar 21 2025 00:18:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14470615	^ MEBN	Mar 21 2025 00:09:12	PGW, 800 West Montgomery Drive, 3F, attn: Bankruptcy Department, Philadelphia, PA 19122-2806
14474015	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 21 2025 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14488182	^ MEBN	Mar 21 2025 00:09:13	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F1
14470616	Email/Text: megan.harper@phila.gov	Mar 21 2025 00:18:00	Water Revenue Bureau, Phyllis Chase, Collections Manager, Municipal Services Building, 1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14473793	##+	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbecf@brockandscott.com

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ANDREW L. SPIVACK

on behalf of Creditor NATIONSTAR MORTGAGE LLC andrew.spivack@brockandscott.com wbecf@brockandscott.com

DENISE ELIZABETH CARLON

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM

MICHAEL D. SAYLES

on behalf of Debtor Daniel Sarbah Toe midusa1@comcast.net midusa1@outlook.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Lula Marie Wilson Toe midusa1@comcast.net midusa1@outlook.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@pincuslaw.com

MICHELLE L. MCGOWAN

on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Daniel Sarbah Toe)	Case No. 20-11055-amc
)	
)	
Lula Marie Wilson Toe)	Chapter: 13
aka Lula Marie Wilson)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 20, 2025

For The Court

Timothy B. McGrath
Clerk of Court